

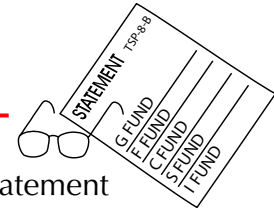


## Understanding Your Thrift Savings Plan Participant Statement

**CSRS  
Participants**

## When You Receive Your Statement . . .

### REVIEW IT —



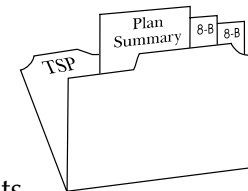
You will receive a statement about your TSP account twice a year (in May and November). Read your statement carefully to make certain it accurately reflects your transactions and personal information.

### CORRECT IT —



If any information is incomplete or incorrect, contact your agency personnel office (if employed) or the TSP Service Office (if separated). Report problems with contribution allocations or interfund transfers within 30 days of receiving your statement.

### KEEP IT —



Keep your statements with your other important financial records. You may want to refer to them to monitor your investments, see how your account has grown over the years, or plan for retirement.

## Beginning Balance

This shows the amounts in each fund and your total TSP account as of the beginning of the reporting period. They are the same as the amounts in the Ending Balance lines on your previous statement.

## The Funds

This is a summary of activity in your account for each investment fund. Current employees can change the amount of their payroll contributions only twice a year during TSP open seasons (Form TSP-1). However, the allocation of payroll contributions among the investment funds can be changed as frequently as desired.

## Transactions This Period

This shows the sum of all deposits, adjustments, loans, loan payments, interfund transfers, etc., during the reporting period, as shown in detail on the back. For example, the transactions for the C Fund totalled –\$8,038.21:

C Fund Transactions	Activity Code	Amount
Total Contributions	D	\$727.08
Interfund Transfer	T	– 9,080.01
Loan	L	– 980.80
Total Loan Payments	P	291.27
Total Earnings Corrections	C	0.05
Total Adjustments	A	– 5.77
Transfer from Other Plan	Q	1,009.97
Transactions This Period		– \$8,038.21

## Earnings This Period

This shows how much your account has earned during the reporting period. For example, in the C Fund, earnings totalled –\$377.98:

C Fund Earnings	Activity Code	Amount
May	E	\$97.83
June	E	– 148.66
July	E	– 50.01
August	E	– 325.26
September	E	– 30.53
October	E	78.65
Earnings This Period		– \$377.98

## Name, Social Security Number, Date of Birth

These are your key account identifiers. If they are not correct, see your agency immediately (if active) or the TSP Service Office (if separated).

## Reporting Period

Statements are issued every 6 months and include all activity processed for the reporting period.

## Type of Retirement Coverage

Your retirement coverage defines your TSP participation rules. If you believe this is not correct, contact your personnel office. Make sure it, as well as all of your personal information, is correct.

## Separation Status

This shows whether you are employed or have left Federal service as reported by your agency.

## Beneficiary Designation on File

If the TSP has received a Form TSP-3, **Designation of Beneficiary**, from you, the date you signed it is reported here.

## Account Summary

This shows the amount of money in your account for each of the investment funds. The account summary information shown here corresponds to the “Total” column on the back of the statement.

## Ending Balance

This is the amount in your account at the end of the reporting period for each investment fund and in total. It will be the Beginning Balance on your next statement.

## Message Space

Look here for special messages.

## TSP Web Site and ThriftLine

Call the **ThriftLine** or visit the **Web site** to obtain rates of return or your account balance, to request an interfund transfer, to change your contribution allocation, to find out the status of a loan or withdrawal request, or to get a new PIN. Visit the Web site to also download up-to-date forms and materials or to use calculators to project your future account balance or estimate an annuity.

## Address

This is the address for you in the TSP database. Your agency reports your address for your TSP account. After you separate from Federal service, you are responsible for keeping your address up-to-date.

**THRIFT SAVINGS PLAN PARTICIPANT STATEMENT** For the period: 05/01/2001 through 10/31/2001 **TSP-8-B**

Your Thrift Savings Plan (TSP) account statement is issued by the National Finance Center for the Federal Retirement Thrift Investment Board. Review your statement carefully; to correct account information contact your agency employing office. Failure to report errors timely may preclude correction of financial transactions. (Report contribution allocation or interfund transfer errors to the TSP Service Office within 30 days of receiving this statement.)

Name: JOHN SMITH  
Social Security Number: 923-45-6789  
Date of Birth: 02/01/60

Retirement Coverage: CSRS (1)  
Separation Status: Not separated  
Beneficiary Designation on File: \*Yes, dated 03/06/95

\*If you choose to submit a Beneficiary Designation (Form TSP-3), you are responsible for its correctness and completeness.

Account Summary	
<b>G FUND</b> Government Securities Investment Fund	Beginning Balance 10,000.00 Transactions This Period 7,238.10 Earnings This Period 469.06 Ending Balance 17,707.16
<b>F FUND</b> Fixed Income Index Investment Fund	Beginning Balance 5,000.00 Transactions This Period 4,922.42 – Earnings This Period 35.46 Ending Balance 113.04
<b>C FUND</b> Common Stock Index Investment Fund	Beginning Balance 15,000.00 Transactions This Period 8,038.21 – Earnings This Period 377.98 – Ending Balance 6,583.81
<b>S FUND</b> Small Capitalization Stock Index Investment Fund	Beginning Balance 0.00 Transactions This Period 2,551.12 Earnings This Period 173.96 – Ending Balance 2,377.16
<b>I FUND</b> International Stock Index Investment Fund	Beginning Balance 0.00 Transactions This Period 1,934.38 Earnings This Period 96.84 – Ending Balance 1,837.54
<b>TOTAL ACCOUNT BALANCE</b>	Beginning Balance 30,000.00 Transactions This Period 1,237.03 – Earnings This Period 144.26 – Ending Balance 28,618.71

Web site: [www.tsp.gov](http://www.tsp.gov) – ThriftLine: (504) 255-8777

JOHN SMITH  
123 MAIN STREET  
ANYTOWN, STATE 54321

For detailed information about Activity Code A, C, V, or Y, see your agency employing office.

The back of the participant statement shows details of your account transactions by month. Your agency reports your payroll contributions (D), loan payments (P), adjustments (A), and earnings corrections (C). (Your contributions equal the amounts reported on your earnings and leave statements as deductions from your pay.) Therefore, see your agency personnel or payroll office with questions about contributions, adjustments, or loan payments to your account. The TSP record keeper calculates your earnings each month and records other account activity, such as interfund transfers, contribution allocations, loans, withdrawals, and transfers into the TSP from other plans.

The **G Fund**, **F Fund**, **C Fund**, **S Fund**, and **I Fund** columns show how each transaction is allocated among the five TSP funds. You should make sure that contributions and loan payments are allocated according to the allocation on file at the time the transaction was processed. Use the TSP Web site, the ThriftLine, or Form TSP-50, Investment Allocation, to change the allocation of future contributions or to reallocate the money already in the account through an interfund transfer.

Sample Statement

The sample of the back of the statement shown at the right can help you understand the explanation of the transactions and statement layout.

Thus, to determine the type of transaction a line item relates to, see the letter shown in the **Activity Code** column and refer to the **Activity Codes** legend at the bottom of the page. For example, the first transaction line in the sample statement shows **Activity Code D**, which is a deposit (or contribution). The **Pay Date** column tells you the pay date for which the deposit was made and the **Process Date** tells you when the deposit was put into your TSP account. In this example, a deposit of \$115.40 was received by the TSP for the **Pay Date 5/02/01** and was deposited into the account on **5/01/01**. This should be the amount

deducted from the 5/02/01 pay as shown on the earnings and leave statement for that pay period. This total deposit amount is shown in the last column under **Total**. At the time of this deposit, the participant's contribution allocation was 40% G Fund, 35% F Fund, and 25% C Fund, so **\$46.14** (or 40% of the contribution) was invested in the G Fund, **\$40.40** (or 35%) was invested in the F Fund, and **\$28.86** (or 25%) was invested in the C Fund. In other words, this is how the

When you take money out of your TSP account or move money from one fund into another fund(s) (i.e., make an interfund transfer), or if earnings within the month for a given fund are negative, the negative amount is shown with a minus (–) following it. In this example, the participant took out a **\$5,000.00** loan (**Activity Code L**) in June 2001. The loan is removed proportionally from the funds in which the participant's account is invested at the time of the loan disbursement. In this case, **\$3,265.95** was removed from the G Fund, **\$13.20** was removed from the F Fund, **\$980.80** was removed from the C Fund, **\$501.08** was removed from the S Fund, and **\$238.97** was removed from the I Fund.

The last **ENDING BALANCE** shows the total balance for each of the funds as of the end of the statement period. These totals correspond to the summary on the front of the statement. In that summary, the totals are shown in the Total Account Balance section and the fund totals are

shown as the Ending Balance within each of the fund sections. The total account balance as of the end of this statement period (October 31, 2001) is **\$28,618.71** and is shown at the far right, in the bottom row, on the back of the statement; it equals the last Ending Balance on the front of the statement.

# DETAIL OF ACCOUNT ACTIVITY

For the period: 05/01/2001 through 10/31/2001

TSP-8-B

Name: JOHN SMITH

Social Security Number: 923-45-6789

Date of Birth: 02/01/60

Current Payroll Office: 47000016

Activity Code	Pay Date	Process Date	G Fund	F Fund	C Fund	S Fund	I Fund	Total	
ENDING BALANCE			APRIL 2001	10,000.00	5,000.00	15,000.00	0.00	0.00	30,000.00
D	05/02/01	05/01/01	46.14	40.40	28.86	0.00	0.00	115.40	
D	05/16/01	05/14/01	46.14	40.40	28.86	0.00	0.00	115.40	
D	05/30/01	05/28/01	46.14	40.40	28.86	0.00	0.00	115.40	
E			47.28	30.64	97.83	0.00	0.00	175.75	
T			9,653.55	5,151.84	9,080.01	3,052.20	1,526.10	30,521.95	
ENDING BALANCE			MAY 2001	19,839.25	0.00	6,104.40	3,052.20	1,526.10	30,521.95
D	06/13/01	06/14/01	46.14	40.40	28.86	0.00	0.00	115.40	
D	06/27/01	06/25/01	46.14	40.40	28.86	0.00	0.00	115.40	
E			92.48	0.16	148.66	20.02	60.97	96.97	
L			3,265.95	13.20	980.80	501.08	238.97	5,000.00	
ENDING BALANCE			JUNE 2001	16,758.06	67.76	5,032.66	2,571.14	1,226.16	25,655.78
D	07/11/01	07/09/01	17.31	40.37	28.86	0.00	28.86	115.40	
D	07/25/01	07/23/01	23.08	0.00	69.24	0.00	23.08	115.40	
E			80.83	1.95	50.01	106.29	22.40	95.92	
ENDING BALANCE			JULY 2001	16,879.28	110.08	5,080.75	2,464.85	1,255.70	25,790.66
D	08/08/01	08/06/01	23.08	0.00	69.24	0.00	23.08	115.40	
D	08/22/01	08/20/01	23.08	0.00	69.24	0.00	23.08	115.40	
P		08/31/01	27.74	0.00	83.22	0.00	27.74	138.70	
E			76.15	1.33	325.26	106.55	33.40	387.73	
C			1.40	0.25	0.05	0.00	0.00	1.70	
ENDING BALANCE			AUGUST 2001	17,030.73	111.66	4,977.24	2,358.30	1,296.20	25,774.13
D	09/05/01	09/03/01	23.08	0.00	69.24	0.00	23.08	115.40	
D	09/19/01	09/17/01	23.08	0.00	69.24	0.00	23.08	115.40	
P		09/30/01	27.74	0.00	83.22	0.00	27.74	138.70	
E			85.34	0.67	30.53	10.14	9.33	54.67	
A			17.30	0.00	5.77	0.00	0.00	23.07	
ENDING BALANCE			SEPTEMBER 2001	17,172.67	112.33	5,162.64	2,348.16	1,379.43	26,175.23
D	10/03/01	10/01/01	23.08	0.00	69.24	0.00	23.08	115.40	
D	10/17/01	10/15/01	23.08	0.00	69.24	0.00	23.08	115.40	
O		10/22/01	336.66	0.00	1,009.97	0.00	336.66	1,683.29	
D	10/31/01	10/31/01	23.08	0.00	69.24	0.00	23.08	115.40	
P		10/31/01	41.61	0.00	124.83	0.00	41.61	208.05	
E			86.98	0.71	78.85	29.00	10.60	205.94	
ENDING BALANCE			OCTOBER 2001	17,707.16	113.04	6,583.61	2,377.16	1,837.54	28,618.71

## Activity Codes

D = Deposit

E = Earnings

L = Loan

P = Monthly loan payment summary

S = In-service withdrawal

W = Post-employment withdrawal

T = Interfund transfer

F = Forfeited nonvested monies

R = Restored amounts

A = Adjustment

Q = Transfer from other plan

M = Minimum distribution

C = Earnings correction

Y = Earnings correction transfer

V = Reversal of earnings correction

B = Declared abandoned

O = Court-ordered payment

N = Refunded excess deferral

deposit of \$115.40 was allocated (i.e., distributed) among the investment funds.

All of the transactions for each month are totalled and added to the previous month's balance. This is shown as the **ENDING BALANCE [MONTH YEAR]**.